



**TD CHEQUE FRAUD PROTECTION (CFP)
SERVICE**

**ONLINE RECONCILIATION FOR POSITIVE
PAY ACCOUNTS**

**CUSTOMER GUIDE
July 2011**

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1.0 Type of CFP Self-Service Reconciliation

A suite of reports is available for TD Cheque Fraud Protection (CFP) Service customers to facilitate self-service reconciliation for the following:

- ❖ The paid files processed by the CFP Service against the CDA (business account) statements for the paid cheques debited to the bank account
- ❖ The outstanding issue file balance in the CFP Service for the issued cheques not yet paid

2.0 Reconciliation Report Suite

The reconciliation reports contains a detailed record of the transactions processed by the system within the user defined date range. These reports represent the cheque payable activities of a CFP account beginning with the creation of the cheque information loaded to the reconciliation system (for positive pay account) through file or online input, and subsequently the paid file processing for the cheques posted to the system (positive and negative pay accounts), including minor adjustment, correction and return transactions.

The reports are generated in Microsoft Excel file format and can be saved to a separate drive. This provides you with the flexibility necessary to perform the reconciliation suitable to your cash management needs.

For CFP Service customers who subscribe to the Positive Pay service plan the following reports will be available for download via the report screen:

- ❖ Issued Reconciliation Summary – Primary
- ❖ Issued Reconciliation Details – Primary
- ❖ Pending Issues – Primary
- ❖ Paid Reconciliation Summary – Primary
- ❖ Paid Reconciliation Details – Primary
- ❖ Outstanding Stops and Voids – Reference
- ❖ Deleted – Reference

Primary Reports are core reports that have all the data transactions associated with the cheques processed within the defined date range, which are required for account reconciliation. **Reference Reports** are non-core reports with specific data relevant to the primary reports which can be used as a monitoring tool and for cash management purposes.

2.1.0 Report Print Orientation and Layout

The following standard Microsoft Excel file print orientation has been set up on the header of the reports. To change the header information, select the header/footer of the page set-up tab under file menu bar.

- Left Section – name of the report applicable to the excel tab
- Center Section – Toronto Dominion Bank
- Right Section – # page of page(s), Print date and time

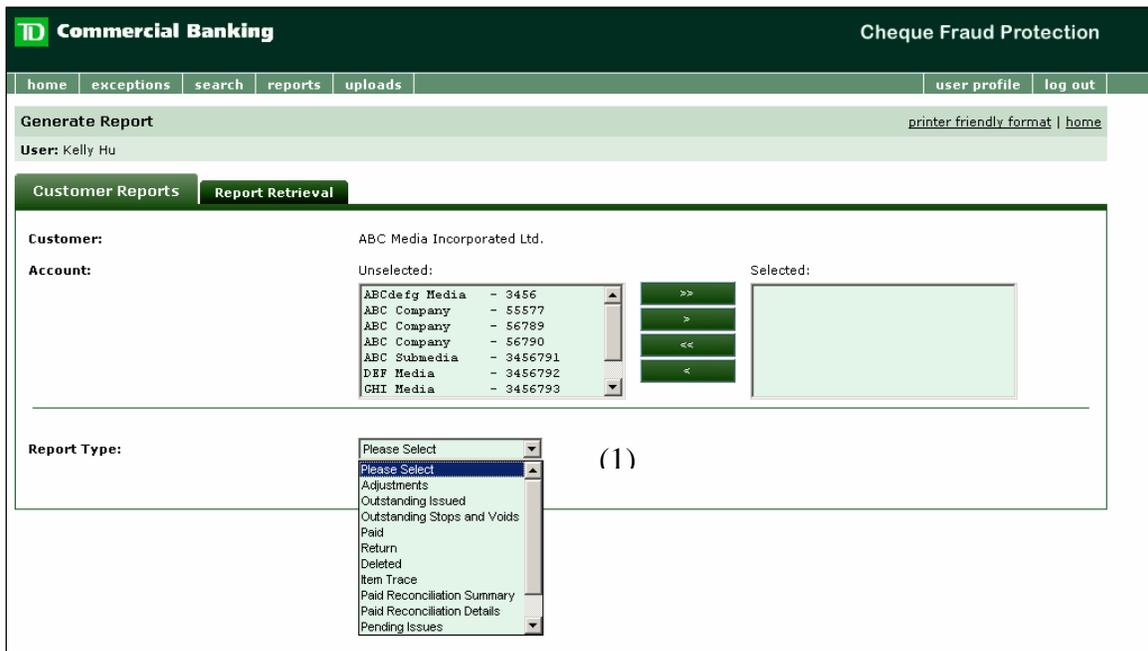
2.2.0 Positive Pay Sample Account – ABC Company Limited

The following sample account will be used throughout the document to illustrate the reconciliation report suite and its usage.

- ❖ ABC Company Limited, 45 New Street, Toronto
- ❖ Account 123456
- ❖ Defined Date Range – November 1 to 30, 2008

3.0 Report Retrieval through CFP Report Screen

A drop down report list is available to you once the account information (name and account) is selected. The applicable report suite that is available to you is dependent upon the service option selected (Positive Pay or Negative Pay). (1)



A defined date range is available to you to select the desired reconciliation period for each report. (2)

TD Commercial Banking Cheque Fraud Protection

home | exceptions | search | reports | uploads | user profile | log out

Generate Report printer friendly format | home

User: Kelly Hu

Customer Reports | **Report Retrieval**

Customer: ABC Media Incorporated Ltd.

Account: Unselected:

| | | |
|---------------|---|---------|
| ABCdefg Media | - | 3456 |
| ABC Company | - | 55577 |
| ABC Company | - | 56789 |
| ABC Company | - | 56790 |
| ABC Submedia | - | 3456791 |
| DEF Media | - | 3456792 |
| GHI Media | - | 3456793 |

Selected:

Report Type: Paid Reconciliation Details

Date range from: January 01 2007

To: January 01 2007

generate report

Once the desired report is selected, a message at the top of the page will appear informing you the report is now available under the Report Retrieval tab. The message will provide you with a request number that will identify your report request on the Report Retrieval Page. (3)

TD Commercial Banking
Cheque Fraud Protection

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user profile log out

Generate Report [printer friendly format](#) | [home](#)

User: Kelly Hu

i Your report request has been successfully submitted. Your request # is **0012345**. Please retain this number to find your report in the [Report Retrieval page](#).
 Completed reports will be available for 4 days (excluding weekends).

(3)

Customer Reports
Report Retrieval

Customer: ABC Media Incorporated Ltd.

Account:

| | | | |
|---|--------------------|--|-----------|
| Unselected: | | | Selected: |
| ABCdefg Media - 3456 ABC Company - 55577 ABC Company - 56789 ABC Company - 56790 ABC Submedia - 3456791 DEF Media - 3456792 GHI Media - 3456793 | >> > << < | | |

Report Type: Please Select

generate report

Once the desired report is selected from the screen below, a Microsoft Excel file download command will appear allowing you the flexibility to open and view immediately, to save to a separate drive, or to cancel and end the job.

TD Commercial Banking
Cheque Fraud Protection

home exceptions search reports
user profile log out

Report Retrieval [printer friendly format](#) | [home](#)

User: Kelly Hu

i Note: Reports exceeding 50,000 lines will be divided across multiple files. Please download each file individually or refine your search.

Customer Reports
Report Retrieval

Customer: ABC Company refresh

| Request # ▲ | Request Date & Time | Account | Report Type | File Name | Request Expiry | Status |
|-------------|-----------------------------|-----------------|-----------------------------|---|----------------|-----------|
| 0012300 | 09/22/2009 02:00 PM EST. | All or Multiple | Adjustments | 20080725-20080813-adj-ABC Company-multiple.xls | 09/26/2009 | Completed |
| 0012303 | 09/22/2009 02:00 PM EST. | 80002 3456789 | Outstanding Issued | 20080725-20080813-outs-ABC Company-800023456789.xls | 09/26/2009 | Completed |
| 0012304 | 09/22/2009 02:00 PM EST. | 80002 3456789 | Outstanding Stops and Voids | 20080725-20080813-stpv-ABC Company-800023456789.xls | 09/26/2009 | Completed |
| 0012306 | 09/22/2009 02:00 PM EST. | All or Multiple | Adjustments | | 09/26/2009 | Pending |
| 0012308 | 09/23/2009 02:00 PM EST. | 80002 3456789 | Paid | 20080725-20080813-paid-ABC Company-800023456789.xls | 09/29/2009 | Completed |
| 0012309 | 09/23/2009 02:00 PM EST. | 80002 3456789 | Return | 20080725-20080813-rtnd-ABC Company-800023456789.xls | 09/29/2009 | Completed |
| 0012311 | 09/23/2009 02:00 PM EST. | 80002 3456789 | Deleted | 20080725-20080813-detd-ABC Company-800023456789.xls | 09/29/2009 | Completed |
| 0012313 | 09/23/2009 02:00 PM EST. | 80002 3456789 | Outstanding Issued | 20080725-20080813-outs-ABC Company-800023456789.xls | 09/29/2009 | Completed |
| 0012315 | 09/23/2009 02:00 PM EST. | 80002 3456789 | Paid | 20080725-20080813-paid-ABC Company-800023456789.xls | 09/29/2009 | Completed |
| 0012322 | 09/25/2009 02:00 PM EST. | 80002 3456789 | Paid | 20080725-20080813-paid-ABC Company-800023456789.xls | 10/01/2009 | Completed |

Total number of Requests : 1-20 of 25 ◀ Page 1 of 2 ▶

4.0 Issue File Reconciliation Report Suite - Primary

Issue File Reconciliation represents the history of cheque information transmitted to the CFP Service for a CFP account, and any subsequent processing transactions associated with the issued records. The reconciliation system will compare the successive transactions to the issued cheques *within a defined date range* and will update the record status based on the following activities:

- ❖ Paid File Load – for cheques posted to the bank account
- ❖ Stop Payments, Voids and Deletes – CFP customer initiated actions through batch file transmission or online input
- ❖ Returns – CFP customer initiated action through online input and return decisions for exception items.

The Issue file reconciliation report suite allows the CFP positive pay customer the flexibility to reconcile the issued account activities using the “Issued Reconciliation Summary” report for any defined date range and also to monitor the outstanding cheques not yet posted to their bank account using the “Issued Reconciliation Details” report.

4.1.0 Issued Reconciliation Summary Report

The Issued Reconciliation Summary report contains the accumulated total of all transactions processed by the CFP Service associated with the issued cheques, and any unmatched records remaining outstanding for a CFP positive pay account within the defined date range.

There are 9 lines reporting the total item count and amount associated with the transactions of the issued cheques within the defined date range.

1. Previous Outstanding Issues- represents issued cheques not yet posted to the bank account which remained outstanding at the period end prior to the defined date range.
2. New Issues (File Transmission) – represents issue files transmitted by you within the defined date range.
3. New Issues (Online Upload) – represents issue records created online by you via the CFP Web within the defined date range.
4. Issue Items Returned – represents issued cheques which have been paid and cleared prior to the defined date range and returned within the defined date range, causing the issued items to be outstanding once again.
5. Total Paid and Matched Items – represents issued cheques (new issues and outstanding carried forward) that have been paid and cleared within the defined date range, and are thus no longer outstanding.
6. Issued Item Stops – represents stop payments lodged against the issued cheques (new issues and outstanding carried forward) within the defined date range, which are no longer outstanding.

7. Issued Item Voided – represents issued cheques (new issues and outstanding carried forward) voided within the defined date range, which no longer are outstanding.
8. Issued Items Deleted – represents issued cheques (new issues and outstanding carried forward) deleted within the defined date range, which are no longer outstanding. It does not include stop payments which were deleted during the defined date range or issued cheques which were voided within the defined date range.
9. Total Outstanding Issues – represents the new issues and outstanding cheques that have not been stopped, voided, deleted or paid within the defined date range, and thus remain outstanding, including returns of previous period paid and cleared cheques. The accumulated total count and amount will be carried forward and reported as previous outstanding issues in the next reporting period.

4.2.0 Issued Reconciliation Details Report

Issued Reconciliation Details Report contains the breakdown of the transactions from the Issued Summary report. There are 8 tabs within the excel file with each tab representing the details of the processing activities of issued cheques for a CFP positive pay account. Previous Outstanding Issues are not included in the report since the total in the summary report is a roll forward value from the Total Outstanding Issues of the previous period.

4.3.0 Illustration of Issued Reconciliation Report Usage

4.3.1 Issue File Reconciliation Summary Report – Microsoft Excel File

Since ABC Company Limited is a brand new CFP account, there will not be any previous outstanding issued cheques carried forward to the period selected.

Below are the trails of the processing for the month of November for ABC Company Limited account

- 12 new issues totaling \$221.00 loaded through batch file transmission
- 5 new issues totaling \$169.00 created online
- 3 cheques totaling \$36.00 were paid
- 5 stop payments lodged totaling \$142.00
- 2 deletions totaling \$26.00
- 7 remaining issues for \$186.00 to be carried forward as “Outstanding Issues” for the next period’s opening balance or in the previous outstanding issues line

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E | |
|-------------------------------|---------------|------------|-------------------------|------------|-------------|
| | | From: | 11/01/2008 | | |
| Account Number | 123456 | To: | 11/30/2008 | | |
| Account Name: | ABC Company | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date | |
| 00000099994 | 94.00 | 11/12/2008 | Number 1 Limited | 11/18/2008 | Outstanding |
| 00000100003 | 22.00 | 11/12/2008 | BCDEF Limited | 11/18/2008 | |
| 00000100004 | 4.00 | 11/13/2008 | 12345 Limited | 11/18/2008 | Paid |
| 00000100005 | 5.00 | 11/12/2008 | 4567 Company Limited | 11/18/2008 | |
| 00000100006 | 6.00 | 11/13/2008 | Archive Limited | 11/19/2008 | Stopped |
| 00000100008 | 8.00 | 11/13/2008 | Double Lucky Company | 11/18/2008 | |
| 00000100010 | 10.00 | 11/17/2008 | Double Heart Limited | 11/18/2008 | |
| 00000100011 | 11.00 | 11/17/2008 | House Finance Co | 11/18/2008 | |
| 00000100012 | 12.00 | 11/19/2008 | 123 Company | 11/19/2008 | |
| 00000100013 | 13.00 | 11/17/2008 | Wiget Company | 11/18/2008 | |
| 00000100014 | 14.00 | 11/19/2008 | ABC Limited | 11/18/2008 | Paid |
| 00000100022 | 22.00 | 11/18/2008 | Christmas Store Limited | 11/19/2008 | |
| Total Number of Loaded: | | 12 | | | |
| Total Dollar Value of Loaded: | | 221.00 | | | |

For illustration used to demonstrate the relative reporting of the successive transactions of the issued cheques. Not part of the reporting column

Total item count and amount
Same total reported in the summary report

1. Serial # is unique to each cheque, the system will reject any duplicate issue record
2. Issued Amount is the amount transmitted to the system. May not necessarily be the same as the actual negotiated cheque amount
3. Issue Date is the date on the issue file transmitted to the system
4. Payee is the name to whom cheque is payable (transmitted in the issue file)
5. Load Date is the processing date stamped by the system. May not necessarily be the same as the cheque issue date

4.3.2.2 Total Paid and Matched Item Microsoft Tab

The paid cheques reported in the Total Paid and Matched Items tab represents cheques that have issue records matching the cheque information of account, serial, transit and amount loaded into the reconciliation system*. Paid data having the exact account, serial, and transit match, but with a difference in the amount greater than \$20.00 will be corrected, certified and reloaded. The amount posted to the bank account will be reported in the “Paid Amount” (3) column. When the encoding error is corrected, the issued amount will be reported in the “Issued Amount” column**. The same process will be applied for amounts \$20.00 and under, however these records will be automatically adjusted by the bank***. The trailer total item count and amount represents the accumulated total of items paid with matching issued records in the system. Any duplicate paid record will not be reported in this tab because it has not been matched. If a cheque is paid which has no matching issue on file, this cheque would be considered paid-no-issue and would not be reported in this tab. The trail of all paid information will be reported in the Paid Reconciliation Report Suite discussed in later sections.

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E | F |
|--|---------------|------------|---|---------------|-------------|
| Account Number: | 123456 | From: | 11/01/2008 | | |
| Account Name: | ABC Company | To: | 11/30/2008 | | |
| Serial Number | (1) | (2) | (3) | Issued Amount | Issued Date |
| 00000100004 | 11/18/2008 | 0400198210 | 4000.00 | 4.00 | 11/13/2008 |
| 00000100014 | 11/19/2008 | 0400498207 | 14.00 | 14.00 | 11/19/2008 |
| 00000100018 | 11/20/2008 | 0400498207 | 10.00 | 18.00 | 11/18/2008 |
| Total # Of Paid and Matched Items: | 3 | | | | |
| Total Paid and Matched Amount: | 36.00 | | | | |
| | | | Total item count and amount Same total reported in the summary | | |
| New Issues (File Transmission) Tab | | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date | Paid |
| 00000100004 | 4.00 | 11/13/2008 | 12345 Limited | 11/18/2008 | Paid |
| 00000100014 | 14.00 | 11/19/2008 | ABC Limited | 11/19/2008 | Paid |
| New Issues (Online Upload) Tab | | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date | Paid |
| 00000100018 | 18.00 | 11/18/2008 | XYZ Company | 11/19/2008 | Paid |
| For illustration of the successive paid transactions processed for the issues discussed. Not part of the reporting for the tab | | | | | |

1. Paid Date is date the cheques were posted to the bank account and the paid data loaded and CFP Service
2. ISN Locator is the unique Item Sequence Number sprayed on the back of the cheque when it was processed by the bank
3. Paid Amount is the amount posted to the bank account and processed by the CFP Service. This may not be the same as the cheque issue amount you transmitted or loaded manually on to the system

* Selected item #4 – cheque for \$14.00 with a Nov 19, 2008 issue date was transmitted to the system and subsequently paid on the same day with the exact match, resulting in no change to the issue file balance reconciliation

** Selected item #2 – cheque transmitted amount was \$4.00, but the actual cheque payable was \$4,000.00 and posted to the bank account. This encoding error was corrected.

*** Selected item # 5 – cheque amount was \$18.00, but the cheque was processed and posted to the account by the bank for the wrong amount \$10.00. An automatic adjustment of the amount to reflect the issued amount was processed by the system

4.3.2.3 Issued Items Stop Tab

The Issued Items Stop tab represents stop payments lodged on the issued cheques by the customer and loaded to the CFP Service through file transmission or manual online creation via the CFP Web*. Once a stop payment is placed on the issued cheque, it will no longer be reported as outstanding and will not be carried forward in either of the Issue Reconciliation Reports (Summary and Details).

The CFP Service recognizes the stop payment status on issued cheques when a cheque is initially processed as paid by the system, and returns that cheque to the negotiating bank. The cheque details of the payment and return trail are reported in the Paid Reconciliation Report suite to be discussed in the paid file reconciliation section.

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E | |
|--|---------------|-------------|------------------|------------|---------|
| | | From: | 11/01/2008 | | |
| Account Number: | 123456 | To: | 11/30/2008 | | |
| Account Name: | ABC Company | | | | |
| Serial Number | Issued Amount | Issued Date | Payee | Stop Date | |
| 00000100000 | 100.00 | 11/12/2008 | Ma and Pa shop | 11/19/2008 | |
| 00000100006 | 6.00 | 11/13/2008 | Archive Limited | 11/19/2008 | |
| 00000100011 | 11.00 | 11/17/2008 | House Finance Co | 11/19/2008 | |
| 00000100012 | 12.00 | 11/19/2008 | 123 Company | 11/19/2008 | |
| 00000100013 | 13.00 | 11/17/2008 | Wiget Company | 11/19/2008 | |
| Total Number of Stops: | | 5 | | | |
| Total Dollar Value of Stops: | | 142.00 | | | |
| <p>Total item count and amount Same total reported in the summary report</p> <p>Stop date is the date the stop payment was lodged on the issued cheque by the customer</p> | | | | | |
| New Issues (File Transmission) Tab | | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date | |
| 00000100006 | 6.00 | 11/13/2008 | Archive Limited | 11/19/2008 | Stopped |
| <p>For illustration of the successive stop payment transactions processed for the issues discussed. Not part of the reporting for the tab</p> | | | | | |

* Selected item #3 – cheque issue date Nov 13, 2008 loaded to the system on Nov 19, 2008. Stop Payment lodged on the cheque on Nov 19, 2008. In the illustration, the customer issued the cheque on Nov 13, 2008 but did not transmit it to the reconciliation system. On November 19, 2008, the customer lodged a stop payment on the cheque. To maintain the audit trail, the customer transmitted both the issued cheque and the stop payment information on the same day. For issue file reconciliation, it represents an increase and a decrease to the total count and amount resulting in no change to the current period outstanding issue cheques.

4.3.2.4 Issued Items Deleted Tab

The Issued Items Deleted tab represents issued cheques deleted by the customer that were originally loaded to the CFP Service through issue file transmission or manual online creation via the CFP Web*. Once a cheque is deleted, it will no longer be reported as outstanding and will not be carried forward in either of the Issue Reconciliation Reports (Summary and Details).

The CFP Service recognizes the delete status on the issued cheques and flags them as Paid-No-Issue exceptions when a cheque is initially processed as paid by the system. If you choose not to pay the item, it will be returned to the negotiating bank. The cheque details of the payment and return trail are reported in the paid reconciliation report suite to be discussed in the paid file reconciliation section.

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E |
|--|---------------|-------------|------------------|-------------|
| | | From: | 11/01/2008 | |
| Account Number: | 123456 | To: | 11/30/2008 | |
| Account Name: | ABC Company | | | |
| Serial Number | Issued Amount | Issued Date | Payee | Delete Date |
| 00000100007 | 7.00 | 11/13/2008 | Horizon Limited | 11/20/2008 |
| 00000100019 | 19.00 | 11/19/2008 | Creative Company | 11/19/2008 |
| Total Number of Deleted: | | 2 | | |
| Total Dollar Value of Deleted: | | 26.00 | | |
| <p style="color: red;">Total item count and amount Same total reported in the summary report</p> <p style="color: red;">Delete date is the date the issued cheque is deleted by the customer</p> | | | | |
| New Issues (Online Upload) Tab | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date |
| 00000100019 | 19.00 | 11/19/2008 | Creative Company | 11/19/2008 |
| | | | | Deleted |
| <p style="color: red;">For illustration of the successive delete transactions processed for the issues discussed. Not part of the reporting for the tab</p> | | | | |

* Selected item #6 – cheque was created online on Nov 19, 2008 and subsequently deleted on Nov 19, 2008. The reconciliation system tags the issued and the deleted record status to maintain the audit trail for reporting and search functionality. For issue file reconciliation, it represents an increase and a decrease to the total count and amount resulting in no change to the current period outstanding issue cheques.

4.3.2.5 Total Outstanding Issues Tab

Total Outstanding Issues tab reports the details of issued cheques that did not have any successive transactions processed to change the record status to paid, stop, void or delete, and are thus assigned outstanding status*.

Issues that have been matched with records in the initial paid file processing and have been flagged as exceptions awaiting a pay or no pay decision on the last business day of the period (November 30) will be tagged with Pending Status and reported in the Pending Items report. These issued cheques will be considered outstanding at the period end due to timing difference and may be considered as variances between the CFP Service Paid File Report and the bank account statement.

The accumulated total item count and amount will be reported in the previous outstanding issues line in the summary report for the next reporting period.

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E |
|--|---------------|------------|------------------|---------------------------|
| | | Date | 2008/11/30 | |
| Account Number: | 123456 | | | |
| Account Name: | ABC Company | | | |
| Account Number | Serial Number | Issue Date | Issued Amount | Payee |
| 123456 | 0000099994 | 11/12/2008 | 94.00 | Number 1 Limited |
| 123456 | 00000100003 | 11/12/2008 | 22.00 | BCDEF Limited |
| 123456 | 00000100005 | 11/12/2008 | 5.00 | 4567 Company Limited |
| 123456 | 00000100008 | 11/13/2008 | 8.00 | Double Lucky Company |
| 123456 | 00000100010 | 11/17/2008 | 10.00 | Double Heart Limited |
| 123456 | 00000100022 | 11/18/2008 | 22.00 | Christmas Store Limited |
| 123456 | 00000100025 | 11/18/2008 | 25.00 | Creative Solution Limited |
| Total Number of Outstanding Issued: | | 7 | | |
| Total Dollar Value of Outstanding Issued: | | 186.00 | | |
| Total item count and amount Same total reported in the summary report | | | | |
| New Issues (File Transmission) Tab | | | | |
| Serial Number | Issued Amount | Issue Date | Payee | Load Date |
| 0000099994 | 94.00 | 11/12/2008 | Number 1 Limited | 11/18/2008 |
| For illustration of the outstanding issued cheque not having any successive matched transactions. Not part of the reporting for the tab | | | | |

* Selected item #1 – cheque was issued on Nov 12, 2008 and file loaded to the system on Nov 18, 2008. For the defined date range period (Nov 1 – Nov 30), no successive transactions processed matched this issue record resulting in the cheque being outstanding.

4.3.2.6 Continuing the ABC Company Illustration for December Reporting

This section illustrates the Issue File Reconciliation for the Issued Items Returned or Voided tabs of the Details Report [item (2) and item (4) in the Issue File Reconciliation Summary screen shot]. A listing of November’s outstanding issued cheques is displayed to demonstrate the audit trail of the CFP Service’s successive transactions leading to the next reporting period.

Defined Date Range – Dec 1, 2008 to Dec 31, 2008

| Item # | Serial Number | Issued Amount | Issued Date | Load Date | Source Input |
|--------|---------------|---------------|-------------|------------|-------------------|
| (1) | 00000100014 | \$14.00 | 11/19/2008 | 11/19/2008 | File Transmission |
| (2) | 0000099994 | \$94.00 | 11/12/2008 | 11/18/2008 | File Transmission |
| (3) | 00000100010 | \$10.00 | 11/17/2008 | 11/18/2008 | File Transmission |

CFP ON-LINE RECONCILIATION FOR POSITIVE PAY version 8

| A | B | C | D | E | F | G | H | I | J | K |
|-----|--|-------------|-------------|-----------------|---------------|-------------|----------------------|--------------------|---|---|
| | | | | Date | 2009/02/13 | | | | | |
| | Account Number: | 123456 | | Date Range: | 2008/12/01 | To | | 2008/12/31 | | |
| | Account Name: | ABC Company | | | | | | | | |
| | | | | Total Number of | | | | Total Dollar Value | | |
| (1) | Previous Outstanding Issues | | | | 7 | | | | 186.00 | |
| | New Issues (File Transmission) | | | | 0 | | | | 0.00 | |
| | New Issues (Online Upload) | | | | 0 | | | | 0.00 | |
| (2) | Issued items returned during the period | | | | 1 | | | | 14.00 | |
| (3) | Total Paid and Matched Items | | | | 1 | | | | 94.00 | |
| | Issued items stopped | | | | 0 | | | | 0.00 | |
| (4) | Issued items voided | | | | 1 | | | | 10.00 | |
| | Issued items deleted | | | | 0 | | | | 0.00 | |
| | Total Outstanding Issues | | | | 6 | | | | 96.00 | |
| | Issue File Reconciliation Summary - Nov 1, 2008 to Nov 30, 2008 | | | | | | | | | |
| (1) | Total Outstanding Issues | | | | 7 | | | | 186.00 | |
| | Issue File Reconciliation Details (Issue Items Returned Tab) - Dec 1, 2008 to Dec 31, 2008 | | | | | | | | | |
| | Serial Number | Paid Date | ISN Locator | Amount | Issued Amount | Issued Date | Payee | Return Date | Return Reason | |
| (2) | 00000100014 | 11/19/2008 | 0400498207 | 14.00 | 14.00 | 11/19/2008 | ABC Limited | 12/09/2008 | Materially Altered and Forged Endorsement | |
| | Issue File Reconciliation Details (Total Paid and Matched Items Tab) - Dec 1, 2008 to Dec 31, 2008 | | | | | | | | | |
| | Serial Number | Paid Date | ISN Locator | Paid Amount | Issued Amount | Issued Date | Payee | | | |
| (3) | 00000099994 | 12/01/2008 | | 94.00 | 94.00 | 11/12/2008 | Number 1 Limited | | | |
| | Issue File Reconciliation Details (Issue Items Voided Tab) - Dec 1, 2008 to Dec 31, 2008 | | | | | | | | | |
| | Serial Number | | | | Issued Amount | Issued Date | Payee | Void Date | | |
| (4) | 00000100010 | | | | 10.00 | 11/17/2008 | Double Heart Limited | 12/02/2008 | | |

For illustration of the successive return of paid and matched, and void transactions processed. Not part of the reporting for Issued File Reconciliation Summary report

- (1) November total outstanding issues carried forward to December reporting period as previous outstanding issues
- (2) The cheque was issued and paid on Nov 19, 2008, and returned due to materially altered and forged endorsement reason on Dec 09, 2008, which changed the paid record status to outstanding for December reporting period.
- (3) The cheque was outstanding as of Nov 30, 2008, and paid on Dec 1, 2008. The ISN locator is blank because the paid transaction was posted manually online.
- (4) The cheque was outstanding as of Nov 30, 2008 and subsequently voided by the customer on Dec 2, 2008 changing the outstanding record status to void.

5.0 Paid File Reconciliation Report Suite – Primary

Paid File Reconciliation represents those cheques that have been posted to the bank account and processed by the CFP Service, any adjustments for \$20.00 and less, as well as any returns.

The paid file reconciliation report suite allows the CFP Positive and Negative Pay customers the flexibility to perform cheque reconciliation within the Microsoft Excel worksheet to reconcile against the bank statement. The report can also be used for your own analysis.

5.3.2 Bank Reconciliation Using the Paid Reconciliation Summary

Let's now use the ABC Company November bank statement to reconcile the total amount of cheques debited to the bank account against the Paid Reconciliation Summary Microsoft Excel file.

The yellow, blue and grey highlights represent specific type of transactions associated with the reconciliation of debit and credit amounts between the bank statements and excel file.

- Yellow Highlight – CFP List Total represents the presented lump sum paid file loaded to the system by processing date
- Blue Highlight – CTS Deposits and RTN STOPPMT represents cheques returned to the negotiating bank by processing date
- Grey Highlight – CFP Adjust represents the \$20 and under adjustments for the presented cheque amount by processing date

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| | | | | | |
|---|--------------|--|---------|---|----------|
| | | TORONTO DOMINION CENTRE 55 KING ST W TORONTO, ON M5K 1A2 | | Tel: 1-866-222-3456 TTY: 1-800-361-1180 | |
| ABC Company Limited 45 NEW STREET TORONTO ON A1B 2C3 | | | | | |
| Statement of Account Branch No. 1234 Account No. 1234-123456 | | Account Type CURRENT ACCOUNT | | Statement From - To NOV 1/08 – NOV 30/08 Page 1 of 1 | |
| DESCRIPTION | CHEQUE/DEBIT | DEPOSIT/CREDIT | DATE | BALANCE | |
| BALANCE FORWARD | | | NOV 01 | 0.00 | |
| CFP LIST TOTAL | 30.00 | | NOV 17 | 0.00 | |
| TFR 1234 0030550 | | 30.00 | NOV 18 | 0.00 | |
| CFP LIST TOTAL | 4,071.00 | | NOV 18 | 0.00 | |
| TFR 1234 0030550 | | 4,071.00 | NOV 19 | 0.00 | |
| CFP LIST TOTAL | 14.00 | | NOV 19 | 0.00 | |
| CTS DEPOSIT | | 10.00 | NOV 19 | 0.00 | |
| CTS DEPOSIT | | 20.00 | NOV 19 | 0.00 | |
| CTS DEPOSIT | | 25.00 | NOV 19 | 0.00 | |
| TFR 1234 0030550 | 41.00 | | NOV 19 | 0.00 | |
| CFP LIST TOTAL | 10.00 | | NOV 20 | 0.00 | |
| CFP12345ADJUST | 8.00 | | NOV 20 | 0.00 | |
| CTS DEPOSIT | | 8.00 | NOV 20 | 0.00 | |
| 678912345STOPPMT | | 11.00 | NOV 20 | 0.00 | |
| TFR 1234 0030550 | 1.00 | | NOV 20 | 0.00 | |
| CFP LIST TOTAL | 25.00 | | NOV 26 | 0.00 | |
| TFR 1234 0030550 | | 25.00 | NOV 26 | 0.00 | |
| CTS DEPOSIT | | 25.00 | NOV 27 | 0.00 | |
| CTS DEPOSIT | | 5.00 | NOV 27 | 0.00 | |
| TFR 1234 0030550 | 30.00 | | NOV 27 | 0.00 | |
| 0 CHQS ENCLOSED NEXT STATEMENT DATE IS DEC 1, 2008 | | | No. | Amount | |
| | | | Credits | 10 | 4,230.00 |
| | | | Debits | 9 | 4,230.00 |
| Please ensure that you report in writing any errors or irregularities found within this statement within 30 days of the statement date. If you do not, the statement of account shall be conclusively deemed correct except for any amount credited to the account in error. Accounts issued by: THE TORONTO DOMINION BANK | | | | | |

| A | B | C | D | E | F | G | H | I |
|---|---|-------------|---|-----------------|----|--------------|---|---|
| Account Number: 123456 | | Date Range: | | 2008/11/01 | To | 2008/11/30 | | |
| Account Name: ABC Company | | | | | | | | |
| | | | | Number of Items | | Dollar Value | | |
| Total Presented Items | | | | 11 | | 4,150.00 | | |
| Returned Items | | | | 7 | | 104.00 | | |
| Adjusted Items | | | | 1 | | 8.00 | | |
| Total Paid Items: | | | | 4 | | 4,054.00 | | |
| CDA Statement Reconciliation | | | | | | | | |
| Add Total CRS/CFP debits from CDA | | | | | | 4,158.00 | | |
| Subtract Total CRS/CFP credits from CDA | | | | | | (104.00) | | |
| Add Total CRS/CFP debits to be posted | | | | | | | | |
| Subtract Total CRS/CFP credits to be posted | | | | | | | | |
| Total Debits from CDA Statement | | | | | | 4,054.00 | | |
| Difference (Total Paid Items minus Total Debits from CDA Statement) | | | | | | 0 | | |
| Explanation of Difference | | | | | | | | |
| | | | | | | | | |

Note: The CDA account reconciliation illustration above is a sample only for this particular scenario used to demonstrate the relationship of the specific transactions between the CDA account statement and the reconciliation system and is not representative of the standard process for customers using the report for self-service.

CDA Statement Reconciliation

- Total CFP debits from your bank statement represents the accumulated debit total of CFP List Total and debit adjustments (\$20 and less, and debit amount corrections) relating to the presented cheques.

- Total CFP credits from your bank statement represents the accumulated credit total for cheques returned to the negotiating bank, and credit adjustments (\$20 and less, and credit amount corrections) relating to the presented cheques.
- Total CFP debits and credits to be posted represent timing differences for returns and adjustments that were processed by the CFP Service but not posted to your bank account during the reconciliation period selected.
- Difference represents the difference between the calculated debit total from your bank statement balancing and the Total Paid Items line on the Paid Report.
 - Explanation could be the result of the difference arising from one of the following:
 - CFP debits or credits processed to the bank account and not processed by the reconciliation system
 - Wrong debit/credit amount posted either to the bank account or the CFP Service

5.3.3 Paid Reconciliation Details Report – Excel File

The details of the paid, return and adjustment transactions are reported within the 3 tabs (Paid, Returns, and Adjustments) of the Paid Reconciliation Details Microsoft Excel file.

To continue with the activities of the ABC Company sample account, the following list of selected November issued cheques will be used to illustrate the paid transactions and the subsequent adjustments and returns processed by the system, as well as the reporting structure within the Paid, Return and Adjustment tabs of the Paid Reconciliation Details Report.

| Item # | Serial Number | Issued Amount | Issued Date | Paid Amount | Paid Date |
|--------|---------------|---------------|-------------|-------------|------------|
| (P-1) | 00000100008 | \$ 8.00 | 11/13/2008 | \$ 8.00 | 11/17/2008 |
| (P-2) | 00000100010 | \$ 10.00 | 11/17/2008 | \$ 10.00 | 11/18/2008 |
| (P-3) | 00000100011 | \$ 11.00 | 11/17/2008 | \$ 11.00 | 11/18/2008 |
| (P-4) | 00000100025 | \$ 25.00 | 11/18/2008 | \$ 25.00 | 11/19/2008 |
| (I-2) | 00000100004 | \$ 4.00 | 11/13/2008 | \$ 4,000.00 | 11/18/2008 |
| (I-5) | 00000100018 | \$18.00 | 11/18/2008 | \$ 10.00 | 11/20/2008 |

5.3.3.1.1 Paid Tab

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| Account Number: 123456 | | Account Name: ABC Company | | Date Range: 11/01/2008 To 11/30/2008 | | | | | | | | | | | |
|---|---------------|---------------------------|-------------|--------------------------------------|------------|-------------------|--------------|------------|-------------------------------|---------------------------|-------------|---------------------------|--|--|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | | | | |
| Account Number | Serial Number | Paid Date | ISN Locator | Amount | Difference | Adjustment Amount | Issue Amount | Issue Date | Return Reason | Payee | Return Date | Issue Cheque Illustration | | | |
| 123456 | 100004 | 11/18/2008 | 0400198210 | 4,000.00 | -3,996.00 | | 4.00 | 11/13/2008 | | 12345 Limited | | (I-2) | | | |
| 123456 | 00000100005 | 11/18/2008 | 0400198207 | 5.00 | | | 5.00 | 11/12/2008 | Material Altered - Payee Name | 4567 Company Limited | 11/27/2008 | | | | |
| 123456 | 00000100008 | 11/17/2008 | 0400198208 | 8.00 | | | 8.00 | 11/13/2008 | Material Altered - Amount | Double Lucky Company | 11/20/2008 | (P-1) | | | |
| 123456 | 00000100010 | 11/18/2008 | 0400198208 | 10.00 | | | 10.00 | 11/17/2008 | Forged Endorsement | Double Heart Limited | 11/19/2008 | (P-2) | | | |
| 123456 | 00000100011 | 11/18/2008 | 0400198207 | 11.00 | | | | 11/17/2008 | Payment Stopped | House Finance Co | 11/20/2008 | (P-3) | | | |
| 123456 | 00000100014 | 11/19/2008 | 0400198207 | 14.00 | | | 14.00 | 11/19/2008 | | ABC Limited | | | | | |
| 123456 | 00000100018 | 11/20/2008 | 0400198207 | 10.00 | 8.00 | 8.00 | 18.00 | 11/18/2008 | | XYZ Company | | (I-5) | | | |
| 123456 | 00000100020 | 11/18/2008 | 0400198209 | 20.00 | | | | | Material Altered - Amount | | 11/19/2008 | | | | |
| 123456 | 00000100022 | 11/17/2008 | 0400198207 | 22.00 | | | | | | | | | | | |
| 123456 | 00000100025 | 11/18/2008 | 0400198211 | 25.00 | | | 25.00 | 11/18/2008 | Incorrect Amount | Creative Solution Limited | 11/19/2008 | (P-4) | | | |
| 123456 | 00000100025 | 11/26/2008 | 0500211166 | 25.00 | | | 25.00 | 11/18/2008 | Duplicate | Creative Solution Limited | 11/27/2008 | | | | |
| Total # Of Items: | | 11 | | | | | | | | | | | | | |
| Total Presented Amount: | | 4,150.00 | | | | | | | | | | | | | |
| Total # Of Paid and Matched Items: | | 8 | | | | | | | | | | | | | |
| Total Paid and Matched Amount: | | 109.00 | | | | | | | | | | | | | |
| | | | | 4,150.00 | -3,988.00 | 8.00 | 109.00 | | | | | | | | |

A

B

Paid without issued record at time of paid file processing

For illustration on the accumulated total of columns 5, 6, 7, 8. Not part of the reporting for the tab

5.3.3.1.2 Paid Tab Illustration (Part A)

| | |
|----------------------|--|
| 1. Account Number | CFP customer account number |
| 2. Serial Number | Unique serial number for each cheque |
| 3. Paid Date | Date the paid file data was loaded and processed by the reconciliation system |
| 4. ISN Locator | The unique Item Sequence Number sprayed on the back of the cheque when it was processed by the bank |
| 5. Amount | The amount posted to the CDA account and processed by the system (May not be the same as the cheque issued amount for positive pay account customer). |
| 6. Difference | The difference between the amount posted on the initial paid file load (5), and the cheque issued amount input via file or online (8). This is only applicable to positive pay account customers |
| 7. Adjustment Amount | Adjustments of \$20.00 and less |
| 8. Issued Amount | The cheque issued amount loaded to the CFP Service via file transmission or online creation via CFP Web. This is applicable to positive pay account customers only. It may not be the same physical cheque amount negotiated. For negative |

| | |
|--------------------------|---|
| | pay customers, this column will be blank. |
| 9. Issued Date | The cheque issued date provided in the file transmission or online creation. It may not be the same date as the load date. This is applicable to positive pay customers only. |
| 10. Return Reason | The return reason code selected by you when a return decision is made. |
| 11. Payee | The name of the entity to which the cheque is payable. For positive pay account customers only. The column will be blank for negative pay customers |
| 12. Return Date | The date the return decision is made by you on the system, up to the cut-off time ((12:00 pm ET for USD items and 2:00 pm local time for CAD items). . If you do not return the item, it will retain its 'paid' status. If the cheque was cleared out of region, the return may take two days and during this time, the Paid Reconciliation Detail will show the cheque as paid and the issue item will still be outstanding. |

5.3.1.2 Paid Tab Illustration (Part B)

| | |
|-----------------------------------|--|
| Total # of Items | The accumulated total number of paid cheques (list total or individual item) posted to the bank account (column 5). |
| Total Presented Amount | The accumulated total amount of paid cheques (list total or individual amount) posted to the bank account (column 5). |
| Total # of Paid and Matched Items | The accumulated total number of paid cheques matched with issued data (positive pay customers) with the same serial number (column 8). |
| Total Paid and Matched Amount | The accumulated total amount of paid cheques matched with issued data (positive pay customers) with the same serial number, including previous paid cheques that are no longer outstanding (duplicate). The amount will not appear for stop payments, voids, deletes and paid cheques with no issue record (PNI) on file at the time of paid file processing . |

5.3.3.2 Paid-No-Issue Cheques – For Positive Pay Subscribed Customers

The CFP Service searches for an issued record in the database when the paid file is loaded. The paid record will be flagged as an exception when it does not find a match with an issue record in the CFP Web and will be referred to the customer for a pay or return decision. Since the CFP Service was not able to match the paid cheque with an issued record on file, it will be considered a paid with no issue record (PNI) and the amount will not appear in the issue amount (column 8). You can still decide to pay or return the cheque. However, when the customer decides to pay the cheque and subsequently creates an issue record in the system, the issue record in question will not match with the paid record and will be considered a new issue and be included as part of the outstanding issued cheques. Only deletion of that new issue record can remove it from outstanding status.

5.3.3.3 Return and Adjustment Tabs

The transaction details of the return and adjustment tab are extracted from selected data on the paid tab. The paid cheques with information appearing under the return reason and return date columns are reported in the return tab and the paid cheques with amounts appearing under the adjustment column are reported in the adjustment tab. The columns applicable to the return and adjustment data are reported in their respective tabs.

The breakdown of the return and adjustment transactions in separate tabs provides better reporting of the audit trail of the paid transactions, allowing you to manage the reconciliation process more effectively.

5.3.3.4 Illustration of the Paid Activity for ABC Company

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| A | B | C | D | E | F | G | H | I | J | K | L | M |
|---|---------------|-------------|-------------|-------------|--------------|-------------------|-------------------------------|---------------------------|---------------|---------------------------|---|---|
| Account Number: | | 123456 | | Date | 11/01/2008 | To | 11/30/2008 | | | | | |
| Account Name: | | ABC Company | | | | | | | | | | |
| Account Number | Serial Number | Paid Date | ISN Locator | Amount | Issue Amount | Issue Date | Return Reason | Pagee | Return Date | Issue Cheque Illustration | | |
| 123456 | 00000100005 | 11/18/2008 | 0400198207 | 5.00 | 5.00 | 11/12/2008 | Material Altered - Pagee Name | 4567 Company Limited | 11/27/2008 | | | |
| 123456 | 00000100008 | 11/17/2008 | 0400198208 | 8.00 | 8.00 | 11/13/2008 | Material Altered - Amount | Double Lucky Company | 11/20/2008 | (P-1) | | |
| 123456 | 00000100010 | 11/18/2008 | 0400198208 | 10.00 | 10.00 | 11/17/2008 | Forged Endorsement | Double Heart | 11/19/2008 | (P-2) | | |
| 123456 | 00000100011 | 11/18/2008 | 0400398207 | 11.00 | | | Payment Stopped | House Finance Co | 11/20/2008 | (P-3) | | |
| 123456 | 00000100020 | 11/18/2008 | 0400198209 | 20.00 | | | Material Altered - Amount | | 11/19/2008 | PMI | | |
| 123456 | 00000100025 | 11/18/2008 | 0400198211 | 25.00 | 25.00 | 11/18/2008 | Incorrect Amount | Creative Solution Limited | 11/19/2008 | (P-4) | | |
| 123456 | 00000100025 | 11/26/2008 | 0500211169 | 25.00 | 25.00 | 11/18/2008 | Duplicate | Creative Solution | 11/27/2008 | (P-4) | | |
| Total # Of Items: | | 7 | | | | | | | | | | |
| Total Return Amount: | | 104.00 | | 104.00 | | | | | | | | |
| Total Issue Amount: | | 73.00 | | | | | | | | | | |
| <p style="color: red;">The final paid record status matching issue cheques will also be reported in the issue file reconciliation report suite. The information below (Paid Tab) is an extraction from the paid tab to illustrate the relationship between the all reconciliation reports</p> | | | | | | | | | | | | |
| From Adjustment Tab | | | | | | | | | | | | |
| Account | Serial Number | Paid Date | ISN Locator | Amount | Difference | Adjustment | Issue Amount | Issue Date | Pagee | Issue Cheque Illustration | | |
| 123456 | 00000100018 | 11/20/2008 | 0400498207 | 10.00 | 8.00 | 8.00 | 18.00 | 11/18/2008 | XYZ Company | (P-5) | | |
| Total # Of Items: | | 1 | | | | | | | | | | |
| Total Paid Amount: | | 10.00 | | | | | | | | | | |
| Total Issue Amount: | | 18.00 | | | | | | | | | | |
| From Paid Tab | | | | | | | | | | | | |
| Account Number | Serial Number | Paid Date | ISN Locator | Amount | Difference | Adjustment Amount | Issue Amount | Issue Date | Pagee | Issue Cheque Illustration | | |
| 123456 | 10000000004 | 11/18/2008 | 0400198210 | 4,000.00 | -3,996.00 | | 4.00 | 11/13/2008 | 12345 Limited | (I-2) | | |
| 123456 | 00000100014 | 11/19/2008 | 0400498207 | 14.00 | | | 14.00 | 11/19/2008 | ABC Limited | | | |
| 123456 | 00000100018 | 11/20/2008 | 0400498207 | 10.00 | 8.00 | 8.00 | 18.00 | 11/18/2008 | XYZ Company | (I-5) | | |
| Total # Of Paid and Matched Items: | | 3 | | | | | | | | | | |
| Total Paid and Matched Amount: | | 36.00 | | | | | | | | | | |

- (P-1) Cheque for \$8.00 was issued on Nov 13, 2008 and matched with a paid record with an exception for customer pay/return decision, which the Material Altered Amount was selected as the return decision
- (P-2) Cheque for \$10.00 was issued on Nov 17, 2008 and matched with a paid record with an exception for customer pay/return decision, which the Forged Endorsement was selected as the return decision
- (P-3) Cheque for \$11.00 was issued on Nov 17, 2008 and a stop payment lodged on Nov 17, 2008, which was paid on Nov 18, 2008 and returned as Payment Stopped
- (P-4) Cheque for \$25.00 was issued on Nov 18, 2008 and matched with a paid record. However, the customer decided to return the cheque as incorrect amount and on Nov 26, 2008 the cheque was paid and the system flagged it as an exception for customer pay/return decision, which the Duplicate was selected as the return decision
- (I-2) Cheque for \$4.00 was issued on Nov 13, 2008 and matched with a paid record with an exception for customer pay/return decision, which the pay decision was selected. However, because the paid amount is different from the issue data in the system, the amount trail will be reported under the issue and difference amount columns for the issued amount and the net difference between the paid and issued amount
- (I-5) Cheque for \$18.00 was issued on Nov 18, 2008 matched with a paid record with an automatic minor difference adjustment; the amount trail will be reported under the issue, adjustment and difference amount columns

6.0 Reconciliation Reference Report Suite

A subset of Outstanding Stops and Voids, and Deleted Microsoft Excel file reports is available for you to use as a reference tool for managing your stops, voids and deleted records. You will select a cut off date range for outstanding stops and voids and a

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defined date range for deletes, which allows you the flexibility to manage the size of the Microsoft Excel file and data.

| A | B | C | D | E | F | G | H |
|--|---------------|---------------|-----------------|----------------------|-------------------|------------|-------|
| Outstanding Stops and Voids Report - Excel File | | | | | | | |
| Account Number | Serial Number | Issued Amount | Issued Date | Payee Name | Stop Date | Void Date | |
| 123456 | 00000100006 | 6.00 | 2008/11/13 | Archive Limited | 2008/11/19 | | |
| 123456 | 00000100010 | 10.00 | 2008/11/17 | Double Heart Limited | | 2008/12/02 | |
| 123456 | 00000100011 | 11.00 | 2008/11/17 | House Finance Co | 2008/11/19 | | |
| 123456 | 00000100012 | 12.00 | 2008/11/19 | 123 Company | 2008/11/19 | | |
| | | | | | Total stop items: | | 3 |
| | | | | | Total stop value: | | 29.00 |
| | | | | | Total void items: | | 1 |
| | | | | | Total void value: | | 10.00 |
| Deleted Report - Excel File | | | | | | | |
| Account Number | Serial Number | Delete Date | Amount | Payee Name | | | |
| 123456 | 00000100000 | 2008/11/20 | 100.00 | Ma and Pa shop | | | (1) |
| 123456 | 00000100007 | 2008/11/20 | 7.00 | Horizon Limited | | | |
| 123456 | 00000100013 | 2008/11/20 | 13.00 | Wiget Company | | | (2) |
| 123456 | 00000100019 | 2008/11/19 | 19.00 | Creative Company | | | |
| | | Total Items: | 4 | | | | |
| Issued Items Stopped Tab - November Report | | | | | | | |
| Serial Number | Issued Amount | Issued Date | Payee | Stop Date | | | |
| 00000100000 | 100.00 | 11/12/2008 | Ma and Pa shop | 11/19/2008 | | | (1) |
| 00000100006 | 6.00 | 11/13/2008 | Archive Limited | 11/19/2008 | | | |
| 00000100011 | 11.00 | 11/17/2008 | House Finance | 11/19/2008 | | | |
| 00000100012 | 12.00 | 11/19/2008 | 123 Company | 11/19/2008 | | | |
| 00000100013 | 13.00 | 11/17/2008 | Wiget Company | 11/19/2008 | | | (2) |

(1, 2) Deletion of stop payments/voids lodged on issued cheques will not be reported in the Issue File Reconciliation Report Suite since the stop payment/void action resulted in the cheques being no longer outstanding (both transactions cause a decrease in the number of outstanding issued records). The 'Deleted' report details all records with a deleted status within the date range defined by you. The 'Outstanding Stops and Voids' report details only records with a stop payment/void status within the defined end date.